

DETAILED ACTION

1. This communication is in response to the amendment filed July 28, 2008.

Status of Claims

2. Claims 1-8 have been amended. Claim 9 is new. Claims 1-9 are pending.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lilly et al., Pub. No. 2002/0156723 (hereinafter Lilly), in view of "CardVerify makes announcement", (hereinafter CardVerify).

Note: The limitations of claims 2-9 are equivalent to the limitations of claim 1; therefore the claims have been grouped together.

As to claims 1-9, Lilly discloses the following limitations for a credit card management method, program, device and computer readable recording medium (see Abstract and ¶0030-0034) comprising:

- registering credit card identification information and credit limits corresponding to the transaction type in a second storing unit (e.g. separate/new database table; ¶0049), the credit limits being normal credit limit and an extra credit limit (e.g. storing information related to private label (main) credit line and a general (segment) credit line; ¶0032, ¶0039 and ¶0049);
- receiving the credit card identification information and store identification information as well as a credit amount (¶0078-0080);
- extracting a transaction type corresponding to the store (i.e. vendor) identification information (¶0086) from a first storing unit (e.g. central database; ¶0044 and ¶0056) which stores the transaction type corresponding to the store identification information, the transaction type being either one of a service request from a store terminal or a service request from an Internet store server having a store code (e.g. merchant identification numbers; ¶0039 and ¶0078-0080);
- extracting the credit card identification information and one of the credit limits corresponding to the transaction type from the second storing unit (e.g. separate/new database table; ¶0049);
- making a determination as to whether the credit amount is within the credit limit, and whether the store identification information corresponds to the store code of the internet store server (¶0030-0031, ¶0039, ¶0053, ¶0086 and ¶0106); and
- wherein, when the store identification information corresponds to the store code of the internet store server, and the transaction type is the service request from the internet store, and the transaction type is the service request from the

internet store server, and when the credit amount is not more than the internet credit limit (e.g. extra credit limit), the internet credit limit is updated such that an amount obtained by subtracting the credit amount from the internet credit limit is set as a new internet credit limit (i.e. updating the remaining/available credit/balance and account settlement including extra credit limit; ¶¶0032 and ¶0106).

Lilly discloses that extra line(s) of credit (e.g. buckets or segments) may be dedicated to specific merchants, vendors or groups (¶¶0042-0044). However, Lilly does not explicitly disclose that the extra credit limit is an “internet credit limit.”

CardVerify teaches that Internet buyers can register their credit or debit cards on the company's website www.cardverify.com, and that card users can select a credit limit (called the netlimit) for their cards based on monthly spending, merchant type and other variables (see 2nd ¶). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the method for providing extra lines of credit as disclosed by Lilly, the a dedicated internet credit limit as taught by CardVerify, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept. 2007).

Response to Arguments

4. Applicant's arguments filed July 28, 2008 have been fully considered but they are not persuasive.

Applicant argues (page 9) that Lilly does not disclose transactions in which “the transaction type being either one of a service request from a store terminal or a service request from an Internet store server having a store code.”

Response: Lilly discloses that the credit card issuer receives communication information from response vehicle system and processes the information using its central database, in which the database contains various information including vendor tables with merchant identification numbers (e.g. store code). Lilly also discloses that in order to determine if the vendor is included in card issuer's master vendor list, vendor identification information (e.g. store code) included in the transaction information sent from interchange network may be compared to those stored in card issuer's master vendor list (§§0039 and §§0086). In view of these disclosures, it is clear that Lilly does have interest in and uses store codes.

Applicant also argues (page 9) that Lilly does not disclose “registering ... credit limits corresponding to the transaction type in a second storing unit, the credit limits being normal credit limit and internet credit limit ... extracting ... one of the credit limits corresponding to the transaction type ... and making a determination as to whether the credit amount is within the credit limit.”

Response: Lilly discloses that a central database maintains a plurality of tables that store account information for each customer holding credit cards issued from by the credit card issuer. The main table may include "segments" that represent various pieces of information such as the line(s) of credit available for a particular customer. CardVerify also discloses that vendor groups can be created, in which a group can be

associated with one of the lines of credit (e.g. bucket or segment) provided to the cardholder (§0042-0043 and §0054-0055). Lilly does not explicitly disclose an “internet credit limit”. However, CardVerify teaches that Internet buyers can register their credit or debit cards and select a credit limit (called the netlimit). It would have been obvious to one of ordinary skill in the art at the time of Applicant’s invention to include the aforementioned limitation as taught by CardVerify within CardVerify for the motivation of providing protection and reducing credit card fraud on the Internet without the need for additional hardware or software (see 1st §).

The rejections have been maintained.

Conclusion

5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

Art Unit: 3691

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/
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